

# STATE OF COLORADO

DEPARTMENT OF REGULATORY AGENCIES

## DIVISION OF INSURANCE

1560 Broadway, Suite 850  
Denver, Colorado 80202



### Bulletin No. B-4.16

## Health Coverage Compliance Guides

### I. Background and Purpose

The purpose of this bulletin is to provide the health coverage compliance guides required by Colorado Insurance Regulation 1-1-6. These compliance guides are to be reviewed and signed by the certifying officer and placed on file by companies when filing new or revised policy forms, applications, subscription certificates, membership certificates or other evidences of health care coverage with the Colorado Division of Insurance.

Bulletins are the Division's interpretations of existing insurance law or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

### II. Applicability and Scope

This bulletin applies to all companies authorized to write accident and health insurance, including property and casualty carriers; life and health carriers; non-profit hospital, medical-surgical, and health service corporations; health maintenance organizations (HMOs); and limited service licensed provider networks (LSLPNs).

### III. Division Position

Company personnel should review the applicable health coverage compliance guide(s) when drafting new forms or when revising existing health coverage forms. A compliance guide should be reviewed and signed by the company officer responsible for certifying that the new or revised forms are in compliance with Colorado laws, rules, regulations and bulletins. The compliance guide should be retained by the company with its copy of the forms filing that has been sent to the Division of Insurance as required by Colorado Insurance Regulation 1-1-6 and Bulletin 01-04. The forms are to provide guidance only and are not a comprehensive listing of all applicable laws. Review of the forms does not relieve companies from their obligations to comply with all applicable Colorado insurance laws.

### IV. Additional Division Resources

#### For More Information

Colorado Division of Insurance  
Rates and Forms  
1560 Broadway, Suite 850  
Denver, CO 80202  
Tel. 303-894-7499  
Internet: <http://www.dora.state.co.us/insurance>

### V. History

- Originally issued as bulletin 22-04, November 1, 2004.
- Reissued May 8, 2007.

COLORADO HEALTH COVERAGE COMPLIANCE GUIDE  
FOR INDIVIDUAL ACCIDENT AND HEALTH COVERAGES

Recognizing the complexity of insurance law, the DOI has compiled the following listing of statutory cites to provide guidance to health insurance entities in determining if their individual health policy forms are in compliance with Colorado state insurance laws and regulations.

THIS LISTING HIGHLIGHTS MAJOR LEGAL REQUIREMENTS IN PLACE AT THE TIME OF PUBLICATION OF THIS BULLETIN, BUT **IT IS NOT INCLUSIVE OF ALL LAWS RELEVANT TO INDIVIDUAL HEALTH INSURANCE CONTRACTS**. IT IS THE CARRIER'S RESPONSIBILITY TO STAY INFORMED OF CHANGES TO COLORADO INSURANCE LAWS AND REGULATIONS.

Certification pursuant to § 10-16-107.2, C.R.S., affirms that the entity has complied with all relevant insurance laws and regulations with respect to the coverage(s) being certified.

§ 10-16-104, C.R.S.

- Newborn Coverage
- Therapies for congenital defects and birth abnormalities
- Coverage for inherited enzymatic disorders
- Complications of pregnancy
- Mammography
- Home Health/Hospice benefits
- Prostate screening
- Reimbursement to certain licensed providers
- Child immunizations
- Adopted children
- Medical assistance benefits
- Child health supervision services
- Hospitalization and general anesthesia for dental procedures for dependent children
- Diabetes
- Prosthetic devices

§ 10-16-106.5, C.R.S.

- Prompt payment of claims

§ 10-16-118, C.R.S.

- Pre-existing condition limitation

§ 10-16-202, C.R.S.

- Time limit on certain defenses
- Grace period

Regulation 4-2-9

- No Separate Policy Maximum for HIV/AIDS

Officer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Officer's Name and Title: \_\_\_\_\_

**SIGNED FORM TO BE RETAINED BY THE COMPANY**

COLORADO HEALTH COVERAGE COMPLIANCE GUIDE FOR  
GROUP ACCIDENT AND HEALTH COVERAGES

Recognizing the complexity of insurance law, the DOI has compiled the following listing of statutory cites to provide guidance to health insurance entities in determining if their group policy forms are in compliance with Colorado state insurance laws and regulations.

THIS LISTING HIGHLIGHTS MAJOR LEGAL REQUIREMENTS IN PLACE AT THE TIME OF PUBLICATION OF THIS BULLETIN, BUT **IT IS NOT INCLUSIVE OF ALL LAWS RELEVANT TO GROUP HEALTH INSURANCE CONTRACTS**. IT IS THE CARRIER'S RESPONSIBILITY TO STAY INFORMED OF CHANGES TO COLORADO INSURANCE LAWS AND REGULATIONS.

Certification pursuant to § 10-16-107.2, C.R.S., affirms that the entity has complied with ALL relevant state insurance laws and regulations with respect to the coverage(s) being certified.

§ 10-16-104, C.R.S.

- |  |   |
|--|---|
| - Newborn coverage                           | - Reimbursement to certain licensed providers |
| - Coverage for inherited enzymatic disorders | - Child immunizations                         |
| - Complications of pregnancy                 | - Adopted children                            |
| - Normal maternity                           | - Medical assistance benefits                 |
| - Mammography                                | - Child health supervision services           |
| - Mental Illness                             | - Hospitalization and general anesthesia      |
| - Biologically-based mental illness          | for dental procedures for dependent children  |
| - Home Health/Hospice benefits               | - Diabetes                                    |
| - Alcoholism benefits                        | - Prosthetic devices                          |
| - Prostate screening                         |   |

§ 10-16-105, C.R.S.

- |   |                                      |
|---|--------------------------------------|
| - Small Group Guaranteed Renewability Provision | - Small Group Premium Rate Provision |
|---|--------------------------------------|

§ 10-16-106.5, C.R.S.

- Prompt payment of claims

§ 10-16-108, C.R.S.

- |                    |                      |
|--------------------|----------------------|
| - Conversion Right | - Continuation Right |
|--------------------|----------------------|

§ 10-16-118, C.R.S.

- Pre-existing Condition Limitation

§ 10-16-214, C.R.S.

- |                |                                     |
|----------------|-------------------------------------|
| - Grace Period | - 2-Year Incontestability Provision |
|----------------|-------------------------------------|

Regulation 4-2-9

- No Separate Policy Maximum for HIV/AIDS

Officer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Officer's Name and Title: \_\_\_\_\_

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COLORADO HEALTH COVERAGE COMPLIANCE GUIDE  
FOR HEALTH MAINTENANCE ORGANIZATIONS (HMOs)

Recognizing the complexity of insurance law, the DOI has compiled the following listing of statutory cites to provide guidance to HMOs in determining whether their health care coverages are in compliance with Colorado state insurance laws and regulations.

THIS LISTING HIGHLIGHTS MAJOR LEGAL REQUIREMENTS IN PLACE AT THE TIME OF PUBLICATION OF THIS BULLETIN, BUT **IT IS NOT INCLUSIVE OF ALL LAWS RELEVANT TO HMOs.** IT IS THE CARRIER'S RESPONSIBILITY TO STAY INFORMED OF CHANGES TO COLORADO INSURANCE LAWS AND REGULATIONS.

Certification pursuant to § 10-16-107.2, C.R.S., affirms that the HMO has complied with ALL applicable insurance laws and regulations with respect to the coverage(s) being certified.

§ 10-16-104, C.R.S.

- |  |  |
|--|--|
| - Newborn Coverage                           | - Adopted children                           |
| - Coverage for inherited enzymatic disorders | - Medical assistance benefits                |
| - Maternity                                  | - Child Health Supervision Services          |
| - Mammography                                | - Hospitalization and General Anesthesia for |
| - Mental health                              | Dental Procedures for Dependent Children     |
| - Biologically-based mental illness          | - Diabetes                                   |
| - Prostate screening                         | - Prosthetic devices                         |

§ 10-16-105, C.R.S.

- |   |                                      |
|---|--------------------------------------|
| - Small Group Guaranteed Renewability Provision | - Small Group Premium Rate Provision |
|---|--------------------------------------|

§ 10-16-106.5, C.R.S.

- Prompt payment of claims

§ 10-16-108, C.R.S.

- |                    |                      |
|--------------------|----------------------|
| - Conversion Right | - Continuation Right |
|--------------------|----------------------|

§ 10-16-118, C.R.S.

- Pre-existing condition limitation

§ 10-16-407, C.R.S.

- 911 Emergency Access

§ 10-16-408, C.R.S.

- Open enrollment

§ 10-16-413.5, C.R.S.

- Return to home

Officer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Officer's Name and Title: \_\_\_\_\_

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COLORADO HEALTH COVERAGE COMPLIANCE GUIDE  
FOR LONG-TERM CARE COVERAGES

Recognizing the complexity of insurance law, the DOI has compiled the following listing of statutory cites to provide guidance to carriers in determining whether their long term care policy forms are in compliance with Colorado state insurance laws and regulations.

THIS LISTING HIGHLIGHTS MAJOR LEGAL REQUIREMENTS IN PLACE AT THE TIME OF PUBLICATION OF THIS BULLETIN, BUT **IT IS NOT INCLUSIVE OF ALL LAWS RELEVANT TO LONG-TERM CARE POLICIES.** IT IS THE CARRIER'S RESPONSIBILITY TO STAY INFORMED OF CHANGES TO COLORADO INSURANCE LAWS AND REGULATIONS.

Certification pursuant to § 10-16-107.2, C.R.S., affirms that the entity has complied with ALL applicable insurance laws and regulations with respect to the form(s) being certified.

§ 10-19-107, C.R.S.

- Alzheimer's, Senile Dementia or Other Organic Brain Syndromes or Senility Diseases
- Reinstatement requirements
- Guaranteed renewability
- Lapse notification

§ 10-16-106.5, C.R.S.

- Prompt payment of claims

§ 10-19-108, C.R.S.

- Pre-existing conditions limitation

§ 10-19-109, C.R.S.

- Prior hospitalization or institutionalization

§ 10-19-111, C.R.S.

- Right to return policy

§ 10-19-112, C.R.S.

- Outline of coverage - certificate

§ 10-19-113, C.R.S.

- Inflation adjustment

Regulation 4-4-1

- Conversion right
- Continuation right
- Home health care benefits (Optional)

Officer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Officer's Name and Title: \_\_\_\_\_

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